

In re:

David A. Stebbins

Debtor

Case No. 22-40406-edk

Chapter 7

District/off: 0101-4

User: admin

Page 1 of 2

Date Rcvd: Aug 30, 2022

Form ID: 318

Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 01, 2022:

Recip ID	Recipient Name and Address
db	+ David A. Stebbins, 169 Mendon Roasd, Sutton, MA 01590-2339
20694018	+ Zwiwcker & Associates, P.C., 200 Minuteman Road, Andover, MA 01810-1047

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QJBALDIGA.COM	Aug 31 2022 02:18:00	Joseph H. Baldiga, Mirick, O'Connell, DeMallie & Lougee, 1800 West Park Drive, Suite 400, Westborough, MA 01581-3960
smg	+ Email/Text: duabankruptcy@detma.org	Aug 30 2022 22:13:00	CHIEF COUNSEL, LEGAL DEPARTMENT, DEPARTMENT OF UNEMPLOYMENT ASSISTANCE, COMMONWEALTH OF MASSACHUSETTS, 19 STANIFORD STREET, 1ST FLOOR, Boston, MA 02114-2502
smg	EDI: MASSDOR	Aug 31 2022 02:18:00	MASS DEPT OF REVENUE, BANKRUPTCY UNIT, PO BOX 9564, Boston, MA 02114-9564
20694005	+ Email/Text: legal@arsnational.com	Aug 30 2022 22:13:00	ARS National Services, Inc, PO Box 469046, Escondido, CA 92046-9046
20694006	EDI: BANKAMER.COM	Aug 31 2022 02:18:00	Bank of America, PO Box 15019, Wilmington, DE 19886
20694007	+ EDI: TSYS2	Aug 31 2022 02:18:00	Barclay Card Services, P.O. Box 13337, Philadelphia, PA 19101-3337
20694008	+ EDI: CAPITALONE.COM	Aug 31 2022 02:18:00	Capital One, PO Box 71087, Charlotte, NC 28272-1087
20694010	EDI: DISCOVER.COM	Aug 31 2022 02:18:00	Discover Bank, PO Box 15316, Wilmington, DE 19850
20694011	EDI: IRS.COM	Aug 31 2022 02:18:00	Internal Revenue Service, PO Box 9112, JFK Building, Insolvency Group Stop 20800, Boston, MA 02203
20694016	EDI: JPMORGANCHASE	Aug 31 2022 02:18:00	Subaru Motors Finance/Chase, PO Box 78101, Phoenix, AZ 85062
20694009	EDI: JPMORGANCHASE	Aug 31 2022 02:18:00	Chase Bank, Cardmember Services, PO Box 1423, Charlotte, NC 28201
20694012	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 30 2022 22:13:00	Midland Credit Management, 350 Cammino De La Reina, Suite 100, San Diego, CA 92108-3007
20694013	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 30 2022 22:13:00	Midland Credit Management LLC, 8875 Aero Drive, San Diego, CA 92123-2255
20694014	+ Email/Text: list-nes-clientservicesreps-all@nes1.com	Aug 30 2022 22:13:00	NES of Ohio, 2479 Edison Blvd , Unit A,

District/off: 0101-4

User: admin

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20694015

^ MEBN

Aug 30 2022 22:09:36

Twinsburg, OH 44087-2476

Northstar Location Services, LLC, 4285 Genesee Street, Buffalo, NY 14225-1943

20694017

+ EDI: RMSC.COM

Aug 31 2022 02:18:00

Synchrony Bank, PO Box 530939, Atlanta, GA 30353-0939

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 01, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 30, 2022 at the address(es) listed below:

Name **Email Address**

Craig T. Ornell

on behalf of Debtor David A. Stebbins ornelllawoffice@yahoo.com

Joseph H. Baldiga

jbaldiga@mirickoconnell.com jhbaldiga@ecf.axiosfs.com,bankrupt@mirickoconnell.com

Richard King

USTPRegion01.WO.ECF@USDOJ.GOV

TOTAL: 3

Information to identify the case:

Debtor 1	First Name: <u>David A. Stebbins</u>	Social Security number or ITIN: <u>xxx-xx-6223</u>
	Middle Name: <u></u>	EIN: <u>-----</u>
Debtor 2 (Spouse, if filing)	First Name: <u></u>	Social Security number or ITIN: <u>-----</u>
	Middle Name: <u></u>	EIN: <u>-----</u>
United States Bankruptcy Court: <u>District of Massachusetts</u>		
Case number: <u>22-40406</u>		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

David A. Stebbins

8/30/22

By the court: Elizabeth D. Katz
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.